



**State of North Dakota
Holder Reporting Manual
Unclaimed Property Division**

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QUICK REFERENCE GUIDE

Hours of Operation:

- Monday-Friday 8 a.m. – 5 p.m. CST

Contact Information:

- Phone: 701-328-2800
- Email: unclaimed@nd.gov
- Website: <https://unclaimedproperty.nd.gov>

North Dakota Unclaimed Property
1707 N 9th Street
Bismarck, ND 58501

Report and Remittance Due Date:

Before November 1st - Businesses

Before May 1st - Life Insurance Agencies

- **Reporting Requirements:** Report must be filed electronically in a secure NAUPA file or by utilizing the manual (online reporting toll on the website). Step-by-step instructions can be found on page 5.
- **Aggregate Reporting:** Items valued at \$25 or less are considered aggregate and may be reported as a lump sum. If available the name, last known address, and Social Security Number or Tax Identification Number of the apparent owner of aggregate property of any amount is appreciated.
- **Due Diligence:** For items valued greater than \$25 due diligence must be performed no more than one hundred twenty (120) days prior to the filing of the report. Contents of notice are very specific, see pages 9-11.
- **Business to Business Exemption:** North Dakota does NOT have a business-to-business exemption. All property in the name of a business must be reported/remitted.
- **Negative Reports:** These reports are strongly encouraged but not required. Negative reports can be submitted at: <https://unclaimedproperty.nd.gov>. Negative reports submitted on paper will be disregarded. See instructions on page 23.
- **Safe Deposit Boxes:** Safe deposit box contents must be delivered to the Unclaimed Property Division annually before November 1. Reports containing safe deposit box information should be submitted separately from other reports.

GENERAL INFORMATION

What is unclaimed property?

Unclaimed property can consist of uncashed checks, abandoned bank accounts, stocks, bonds, safe deposit box contents, or other abandoned property that a business (“holder”) has in its possession that has reached the legal dormancy period. Property is considered abandoned when there has been no activity or contact with the owner for a designated period of time.

Who must report unclaimed property?

- Banking and Financial Institutions
- All Business Corporations
- Governmental Agencies
- Utilities
- Nonprofit Agencies
- Any Entity Conducting Business in North Dakota

Why should I report unclaimed property?

For decades it has been recognized as an appropriate policy for unclaimed funds to be used for the public good. In North Dakota, unclaimed property and any income generated from it is invested in the Common Schools Trust Fund to help fund K-12 education, until such time it can be returned to the rightful owner. The Unclaimed Property law provides a central location where people can search for their unclaimed property and provides the state an opportunity to return money to its rightful owner.

When should reports be filed?

The annual report for most holders is due before NOVEMBER 1st. The reporting deadline for life insurance companies is before MAY 1st.

What should be reported?

Some examples of reportable items include checking accounts, uncashed checks, outstanding cashier’s checks, money orders, escrow funds, credit balances, rebates, safe deposit box contents, and shares of stock. Please review the full list of property description codes and dormancy periods on pages 12-19.

THE FOUR-STEP REPORTING PROCESS

1. Determine Your Liability

Holders must review accounting records to determine if they hold property that has remained unclaimed or has been inactive for the required dormancy period.

2. Perform Due Diligence

Holders must make a final attempt to contact owners of unclaimed property not more than 120-days before submitting the report to the State. The holder shall send written notice to owners if the value of the property is \$25 or greater.

3. Prepare NAUPA Formatted Report

North Dakota accepts reports from all software programs that produce the standard NAUPA format. (Ex: HRS Pro, UPEXchange, Tracker, Chesapeake). North Dakota will accept reports with an .hrs or .txt extension. Once the report is prepared holders may upload it directly at: <https://unclaimedproperty.nd.gov>. If you have a small number of properties or do not utilize a third-party software, holders may manually enter a report at: <https://unclaimedproperty.nd.gov>. Step-by-step instructions can be found on pages 24-29.

4. Submit Report and Remittance

Holders shall upload the prepared report and submit remittance to the Unclaimed Property Division. <https://unclaimedproperty.nd.gov/app/submit-a-report>.

REMITTANCE INFORMATION

Wire/ACH credit

Holders can generate an ACH credit or wire transaction, in any amount.

Wiring Instructions:

Bank of North Dakota
1200 Memorial Hwy
Bismarck, ND 58506
(701) 328-5644
ABA # 0913-00285

Credit to:

ND Unclaimed Property
Account # 0-523-004
Please include holder FEIN in comments.

ACH debit transaction

Remittances less than \$10,000, holders can submit payment through NCR at no cost.

Reference:

<https://unclaimedproperty.nd.gov/app/holder/payment/search>

Share Transfer

Depository Trust Company (DTC) instructions:
DTC Number 2669 - Northern Trust Chicago
Credit to: 26-95077 (ND Unclaimed Property)

Mutual Fund Transfer

Please contact the Administrator at unclaimed@nd.gov for instructions to transfer mutual funds to our custodian, Northern Trust.

HOLDER REPORTING CONSIDERATIONS

- **Due Diligence Requirements:** North Dakota Century Code Ch. 47-30.2-27 requires holders send written notice to the apparent owner(s) of properties with a value of \$25 or more. Due diligence must be performed no more than 120 days prior to the filing of the report and must contain specific elements. See examples on pages 9-11.
- **Record Retention:** Holders of unclaimed property are required to retain abandoned property records for ten (10) years after filing a report.
- **Aggregate Properties:** It is preferable the holder include the name, last address, and Social Security Number or Tax Identification Number of the apparent owner of aggregate property. The State of North Dakota allows for properties valued under \$25 to be submitted as a lump sum.
- **Late Reporting:** If a report is received after the due date (before May 1st or before November 1st depending on the type of business), the holder may be subject to interest and penalties.
- **Early Reporting:** With prior written consent of the administrator, a holder may report and deliver property before it is presumed abandoned as long as terms and conditions outlined by the administrator are met.
- **Reciprocity:** The North Dakota Unclaimed Property Division strongly recommends holders file any unclaimed property to the state of the owner's last known address, regardless of the holder's state of domicile. This serves as protection in the event of an audit. While North Dakota does participate in reciprocal exchange of property with other states, it does not guarantee it will meet reporting deadlines of other states. Any penalties and fees that may be assessed due to late reporting will be the responsibility of the holder. North Dakota will accept incidental property (fewer than 10 properties per holder with a total value less than \$1,000) in reciprocal exchange of property.
- **Extensions:** The Administrator may approve a reporting extension on a case-by-case basis. The holder must obtain prior written approval from the Administrator.

HOLDER REPORTING CONSIDERATIONS

Negative Report: "Negative" annual reports are not statutorily required. However, submission of such reports is strongly encouraged and deemed to be a best practice by accounting advisors. Filing an negative annual report demonstrates an entity's awareness of the legal requirements of the Unclaimed Property Act and compels a recurring annual review of books and records to ensure that the reporting entity maintains good standing with the State. See step by step instructions on page 23 for negative reports.

Holder Reimbursements: After a report has been submitted, a holder may choose to repay the owner directly or may determine items within the report were filed in error. In these cases, a holder may seek reimbursement by submitting the Holder Request for Reimbursement form to the administrator along with documentation substantiating the error, and documentation showing the owner has been paid.

Worthless Securities: North Dakota does not accept securities which hold a zero value.

Information contained in reports: Holders shall submit to the administrator for all owners, if available:

- a. Full name
- b. Owner last known address
- c. Owner date of birth
- d. Owner Social Security Number
- e. Identifying account or policy number
- f. Payee and remitter information for all cashier's checks, money orders, and traveler's checks
- g. Legal descriptions, lease number, and well number for mineral proceeds

Safe Deposit Box Contents: Safe deposit box contents are reported in the same manner as intangible properties. North Dakota requests that safe deposit box contents be reported on a report separate from other properties. Abandoned safe deposit box contents should be delivered to the North Dakota Unclaimed Property Division by November 1st of each year. When processing safe deposit box contents, a few considerations are:

- List inventory details on the "Safe Deposit Box Inventory Statement." Extreme detail is not necessary.
- Include a paper copy of the complete inventory with the contents of the box.
- Cash found in a safe deposit box must be sent as cash. Do not deposit the cash and send a cashier's check regardless of the amount of money found.
- Administrator will not accept dangerous or illegal items such as firearms, knives, or drug paraphernalia, and reserves the right to reject property.

Items included below are examples of properties deemed to have little or no commercial value and may be discarded by the Unclaimed Property Division at the time of inventory. **This list is not all inclusive:**

MISCELLANEOUS PAPERS:

- Letters
- Receipts
- Deeds
- Cards
- Scrap paper
- Pamphlets
- Divorce decrees
- Books
- Diplomas
- Adoption records
- Certificates (Birth, marriage, etc.)
- Money wrappers
- Bank documents
- Insurance policies (non-life)
- Diaries
- Checks
- Pictures
- Journals
- Identification (SS, DL, Passport)
- Health records
- Negatives

MISCELLANEOUS ITEMS:

- Empty Boxes/packaging
- Cassette tapes/Compact Disks
- Film/home movies
- Clips/rubber bands
- Wallets
- Credit cards
- Teeth
- Glasses
- Sexually explicit items
- Pens/pencils
- Clothing

The following items are examples of miscellaneous items which will be kept by the Unclaimed Property Division. **This list is not all inclusive:**

MISCELLANEOUS PAPERS:

- Property Abstract
- Last Will and Testaments
- Annuity contracts
- Cashier's checks
- Power of Attorney
- Military discharge papers
- Stamps
- Life Insurance policies
- Trusts
- Savings Bonds
- Stock certificates
- Original CDs
- IRAs
- Traveler's checks

MISCELLANEOUS ITEMS:

- Jewelry
- Coins/Currency
- Items with sale value
- Military Medals
- Items with historical value

SAMPLE DUE DILIGENCE LETTER (UNCASHED CHECKS)

Unclaimed Property Holder
1234 Main Street
Any Town, ND 58000
(701)555-1212

Owner Name

Address,
City, State Zip

Notice: *The State of North Dakota requires us to notify you that your property may be transferred to the custody of the North Dakota Unclaimed Property Administrator if you do not contact us before (Insert Date that is 30 days after the date of this notice).*

Dear Recipient,

The North Dakota Uniform Unclaimed Property Act (N.D.C.C. ch. 47-30.2) requires business associations to keep track of checks they have issued which have not been cashed. North Dakota law requires that funds owing through checks that have been uncashed for a specified period of time must be turned over to the North Dakota Unclaimed Property Administrator to hold in trust. You are receiving this letter because (Company Name) issued you check # _____. in the amount of \$_____, on _____ date _____ which check has never cleared our account.

If you are in possession of this check, we would encourage you to cash it at this time to prevent your funds from being transferred to the North Dakota Unclaimed Property Administrator. If you no longer have this check and want to request your money now, please contact us at the address below, call (701)555-1212, or email us at accounting@holder.com.

If we do not hear from you by the date listed above, the funds will be turned over to the Unclaimed Property Administrator. Property that is not legal tender of the United States may be sold by the Unclaimed Property Administrator in accordance with N.D.C.C. § 47-30.2-41. After the funds are transferred, you may recover those funds by filing a claim directly with the Unclaimed Property Division by visiting <https://unclaimedproperty.nd.gov/>.

Sincerely,

Jane Doe
Accounting Clerk
Unclaimed Property Holder
1234 Main Street
Any Town, ND 58000

SAMPLE DUE DILIGENCE (SAFE DEPOSIT BOX)

Unclaimed Property Holder
1234 Main Street
Any Town, ND 58000
(701)555-1212

Date

Owner Name

Address,
City, State Zip

Notice: *The State of North Dakota requires us to notify you that your property may be transferred to the custody of the North Dakota Unclaimed Property Administrator if you do not contact us before (Insert Date that is 30 days after the date of this notice).*

Dear Recipient,

The North Dakota Uniform Unclaimed Property Act (N.D.C.C. Ch. 47-30.2) requires financial organizations to keep track of certain account activity. If records show no account activity for a specified period of time and there are no other active accounts in your name, the law requires the account be closed and the property transferred to the North Dakota Unclaimed Property Division.

You are receiving this letter because your Safe Deposit Box lease has expired and there has been no recorded activity for over 3 years. We encourage you to visit our institution to collect your items or contact us at the address below, call (701)555-1212, or email us at accounting@holder.com to prevent your property from being transferred to the North Dakota Unclaimed Property Administrator.

If we do not hear from you by the date listed above, the items will be turned over to the Unclaimed Property Administrator. Once transferred, property that is not legal tender of the United States may be sold by the Unclaimed Property Administrator in accordance with N.D.C.C. § 47-30.2-40. After the property is transferred, you may recover your property by filing a claim directly with the Unclaimed Property Division by visiting <https://unclaimedproperty.nd.gov/>.

Sincerely,

Jane Doe
Accounting Clerk
Unclaimed Property Holder
1234 Main Street
Any Town, ND 58000

SAMPLE DUE DILIGENCE LETTER (DORMANT ACCOUNTS)

Unclaimed Property Holder
1234 Main Street
Any Town, ND 58000
(701)555-1212

Date

Owner Name

Address,
City, State Zip

Notice: *The State of North Dakota requires us to notify you that your property may be transferred to the custody of the North Dakota Unclaimed Property Administrator if you do not contact us before (Insert Date that is 30 days after the date of this notice).*

Dear Recipient,

The North Dakota Uniform Unclaimed Property Act (N.D.C.C. ch. 47-30.2) requires financial organizations to keep track of certain account activity. If records show no account activity for a specified period of time and there are no other active accounts in your name, the law requires the account be closed and the property transferred to the North Dakota Unclaimed Property Division.

You are receiving this letter because your (type of account) account is currently valued at \$_____ and considered “inactive”. We encourage you to reactivate your account to prevent your property from being transferred to the North Dakota Unclaimed Property Administrator and avoid potential dormancy handling fees by contacting us at the address below, calling (701)555-1212, or e-mailing us at accounting@holder.com.

If we do not hear from you by the date listed above, the funds will be turned over to the North Dakota Unclaimed Property Administrator. Once transferred, property that is not legal tender of the United States may be sold by the Unclaimed Property Administrator in accordance with N.D.C.C. § 47-30.2-40. After the property is transferred, you may recover your property by filing a claim directly with the Unclaimed Property Administrator by visiting <https://unclaimedproperty.nd.gov/>.

Sincerely,

Jane Doe
Accounting Clerk
Unclaimed Property Holder
1234 Main Street
Any Town, ND 58000

NAUPA CODES AND DORMANCY PERIODS

| CODE | DESCRIPTION | YEARS |
|----------------------------|---|-------|
| Accounts | | |
| AC01 | Checking Accounts | 5 |
| AC02 | Savings Accounts | 5 |
| AC03 | Matured CD & Savings Certificates | 5 |
| AC04 | Christmas Club Funds | 5 |
| AC05 | Money on deposit to secure fund | 5 |
| AC06 | Security Deposits | 1 |
| AC07 | Unidentified Deposits | 5 |
| AC08 | Suspense Accounts | 5 |
| AC99 | Aggregate Account Balances Under \$25 | 5 |
| Checks | | |
| CK01 | Cashier's Checks | 2 |
| CK02 | Certified Checks | 2 |
| CK03 | Registered Checks | 2 |
| CK04 | Treasurer Checks | 2 |
| CK05 | Drafts | 2 |
| CK06 | Warrants | 2 |
| CK07 | Money Orders | 7 |
| CK08 | Traveler's Checks | 15 |
| CK09 | Foreign Exchange Checks | 2 |
| CK10 | Expense Checks | 1 |
| CK11 | Pension Checks | 2 |
| CK12 | Credit Checks/Memos | 2 |
| CK13 | Vendor Checks | 2 |
| CK14 | Checks Written off to Income | 2 |
| CK15 | Outstanding Official Checks | 2 |
| CK16 | CD Interest Checks | 2 |
| CK99 | Aggregate Checks Under \$25 | 2 |
| Educational Savings | | |
| CS01 | Educational Savings Accounts - Cash | 3 |
| CS02 | Educational Savings Accounts - Mutual Funds | 3 |
| CS03 | Educational Savings Accounts - Securities | 3 |

Health Savings

| | | |
|-------------|-----------------------------------|---|
| HS01 | Health Savings Account | 3 |
| HS02 | Health Savings Account Investment | 3 |

Insurance (Life)

| | | |
|-------------|--|---|
| IN01 | Individual Policy Beneficiary/Claim Payments | 3 |
| IN02 | Group Policy Benefits/Claim Payments | 3 |
| IN03 | Proceeds Due Beneficiaries | 3 |
| IN04 | Proceeds Due for Matured Policies, Endowments and/or Annuities | 3 |
| IN05 | Premium Refunds | 3 |
| IN06 | Unidentified Remittances | 3 |
| IN07 | Other Amounts due Under Policy Terms | 3 |
| IN08 | Agent Credit Balances | 3 |
| IN99 | Aggregate Insurance Under \$25 | 3 |

Insurance (Non-Life)

| | | |
|-------------|--|---|
| IN01 | Individual Policy Beneficiary/Claim Payments | 3 |
| IN02 | Group Policy Benefits/Claim Payments | 3 |
| IN05 | Premium Refunds | 3 |
| IN06 | Unidentified Remittances | 3 |
| IN07 | Other Amounts due Under Policy Terms | 3 |
| IN08 | Agent Credit Balances | 3 |
| IN99 | Aggregate Insurance Under \$25 | 3 |

Mineral Proceeds/Interest

| | | |
|-------------|---------------------------------------|---|
| MI01 | Net Revenue Interest | 3 |
| MI02 | Royalties | 3 |
| MI03 | Overriding Royalties | 3 |
| MI04 | Production Payments | 3 |
| MI05 | Working Interest | 3 |
| MI06 | Bonuses | 3 |
| MI07 | Delay Rentals | 3 |
| MI08 | Shut-in Royalties | 3 |
| MI09 | Minimum Royalties | 3 |
| MI99 | Aggregate Mineral Proceeds Under \$25 | 3 |

Court Deposits

| | | |
|-------------|-----------------------------|---|
| CT01 | Escrow Funds | 3 |
| CT02 | Condemnation Awards | 3 |
| CT03 | Missing Heirs Funds | 3 |
| CT04 | Suspense Accounts | 3 |
| CT05 | Other Court Deposits | 3 |
| CT99 | Aggregate Checks Under \$25 | 3 |

Miscellaneous Property

| | | |
|-------------|---|---|
| MS01 | Wages, Payroll, Salary | 1 |
| MS02 | Commissions | 1 |
| MS03 | Workers Compensation Benefits | 3 |
| MS04 | Payment of Goods/Services | 3 |
| MS05 | Customer Overpayments | 3 |
| MS06 | Unidentified Remittances | 3 |
| MS07 | Unrefunded Overcharges | 3 |
| MS08 | Accounts Payable | 3 |
| MS09 | Credit Balances/Accounts Receivable | 3 |
| MS10 | Discounts Due | 3 |
| MS11 | Refunds Due | 3 |
| MS12 | Payroll cards | 5 |
| MS13 | Unclaimed Loan Collateral | 3 |
| MS14 | Pension and Profit Sharing | 3 |
| MS15 | Dissolution/Liquidation | 1 |
| MS16 | Miscellaneous Outstanding Checks | 2 |
| MS17 | Miscellaneous Intangible Property | 3 |
| MS18 | Suspense Liabilities | 3 |
| MS99 | Aggregate Miscellaneous Property Under \$25 | 3 |

Safe Deposit Box

| | | |
|-------------|-------------------------|---|
| SD01 | Safe Deposit Contents | 3 |
| SD02 | Other Safekeeping | 3 |
| SD03 | Other Tangible Property | 3 |

Utilities

| | | |
|-------------|------------------|---|
| UT01 | Utility Deposits | 1 |
| UT02 | Membership Fees | 1 |

| | | |
|-------------|-----------------------------|---|
| UT03 | Refunds or Rebates | 1 |
| UT04 | Capital Credit Distribution | 1 |
| UT99 | Aggregate Checks Under \$25 | 1 |

Trusts/Investments/Escrows

| | | |
|-------------|-----------------------------------|---|
| TR01 | Paying Agent's Accounts | 3 |
| TR02 | Undelivered or Uncashed Dividends | 3 |
| TR03 | Funds Held in Fiduciary Capacity | 3 |
| TR04 | Escrow Accounts | 3 |
| TR05 | Trust Vouchers | 3 |
| TR99 | Aggregate Under \$25 | 3 |

Securities/Stocks

| | | |
|-------------|---|---|
| SC01 | Dividends | 3 |
| SC02 | Interest (Bond Coupons) | 3 |
| SC03 | Principal Payments | 3 |
| SC04 | Equity Payments | 3 |
| SC05 | Profits | 3 |
| SC06 | Funds Paid to Purchase Shares | 3 |
| SC07 | Funds for Stocks and Bonds | 3 |
| SC08 | Shares of Stock | 3 |
| SC09 | Cash for Fraction Shares | 3 |
| SC10 | Unexchanged Stock of Successor Corp | 3 |
| SC11 | Other Cert of Ownership | 3 |
| SC12 | Underlying Shares/Outstanding Certificates | 3 |
| SC13 | Funds for Liquidation/Redemption Un-surrendered Stocks or Bonds | 3 |
| SC14 | Debentures | 3 |
| SC15 | US Government Securities | 3 |
| SC16 | Money Markets/Mutual Funds | 3 |
| SC17 | Warrants (Rights) | 3 |
| SC18 | Matured Bond Principal | 3 |
| SC19 | Dividend Reinvestment Plan (DRP) | 3 |
| SC20 | Credit Balances | 3 |
| SC99 | Aggregate Securities Under \$25 | 3 |

RELATIONSHIP CODES (OWNER'S RELATIONSHIP TO THE PROPERTY)

| | | |
|-----|---|---|
| AD | Administrator | The person appointed by the court to handle the estate of someone who died without a will, with a will with no nominated executor, or the executor named in the will has died, has been removed from the case, or does not desire to serve. |
| AG | Agent For | A person who is authorized to act for another (the agent's principal) through employment, by contract or apparent authority. |
| AF | Attorney For | A person who has been qualified by a state or Federal court to provide legal services, including appearing in court, and is authorized to act for another. |
| AN* | And (Unspecified Joint Relationship) | Unspecified joint relationship including 'AND'. |
| BF | Beneficiary | Any person or entity (like a charity) who is to receive assets or profits from an estate, a trust, an insurance policy or any instrument in which there is distribution. |
| CP | Community Property | Property or earnings received by a husband and wife during marriage, other than by gift, devise, or descent. Separate property is property owned by a spouse before marriage or received during the marriage by gift, devise or descent. In some jurisdictions, earnings from separate property are also separate property and, in some jurisdictions, such earnings are community property. Recognized by California, Arizona, New Mexico, Texas, Nevada, Idaho, Washington, Wisconsin, Louisiana and Puerto Rico. |
| CN | Conservator | A guardian and protector appointed by a judge to protect and manage the financial affairs and/or the person's daily life due to physical or mental limitations or old age. |
| CF | Custodian | A person with whom some article is left, usually pursuant to a contract (called a "contract of bailment"), who is responsible for the safe return of the article to the owner when the contract is fulfilled. |
| DF | Defendant | The party sued in a civil lawsuit, or the party charged with a crime in a criminal prosecution. |

| | | |
|----|--|---|
| ES | Estate | All the possessions of one who has died and are subject to probate (administration supervised by the court) and distribution to heirs and beneficiaries, all the possessions which a guardian manages for a ward (young person requiring protection and administration of affairs), or assets a conservator manages for a conservatee (a person whose physical or mental lack of competence requires administration of his/her affairs) |
| EX | Executor or Executrix | The person appointed to administer the estate of a person who has died leaving a will which nominates that person. |
| FB | For Benefit of | A person who is entitled to property that is held by another person (typically a custodian or trustee). FB is typically used in trustee, self-directed, inherited, education and transferred accounts. |
| GR | Guardian | A person who has been appointed by a judge to take care of a minor child (called a "ward") or incompetent adult personally and/or manage that person's affairs. |
| HE | Heir | Anyone who receives property of a deceased person either by will or under the laws of descent and distribution. (Explanation: a devisee under a will is also an "heir", even though unrelated to the decedent.) |
| IN | Insured | The person or entity who will be compensated for loss by an insurer under the terms of a contract called an insurance policy. |
| JT | Joint Tenants in Common | An account held in joint tenancy presumes a right of survivorship, but this presumption can be overcome by evidence that the account was really the property of only one, and the joint tenancy was for convenience. Right of Survivorship is not specifically stated. |
| JS | Joint Tenants with Rights of Survivorship | A type of account which is owned by at least two people, where all tenants have an equal right to the account's assets and are afforded survivorship rights in the event of the death of another account holder. In this type of account, a surviving member will inherit the total value of the other member's share of account assets upon the death of that other member. All members of the account are afforded the power to conduct investment transactions within the account as well. |
| TC | Tenants in Common | A type of account which is owned by at least two people with no rights of survivorship afforded to any of the account holders. In this type of account, a surviving tenant of the account does not necessarily acquire the rights (and account assets) of the |

| | | |
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| | | deceased person. Rather, each tenant in the account can stipulate in a written will how his/her assets will be distributed upon his/her death. Generally, the member ownership in the account is determined on a pro rata basis, meaning that if there are two tenants in the account, each will have a 50% claim on the account's value. |
| JE | Tenants in Entireties | Joint ownership of property or securities by a husband and wife where, upon the death of one, the property goes to the survivor. |
| OR | Unspecified Joint Relationship | Unspecified joint relationship including 'OR' |
| OT* | Other Relationship | Relationship other than specified in this list. Additional details should be submitted with the property. |
| PD | Payable of Death | Account is payable on death to an alternate owner. Upon the original owner's death, the beneficiary must supply identification and a copy of the original owner's death certificate. |
| PA* | Payee | The one named on a check or promissory note to receive payment. |
| PO | Power of Attorney | A written document signed by a person giving another person the power to act for the signer in designated circumstances and with respect to designated property. Explanation: There are both general powers of attorney which give the authorized party broad discretion and special powers of attorney that are limited in scope. |
| RE* | Remitter | Used primarily on official checks. The Remitter is the person who purchased the official check. This relationship is separate from the Holder who turns the property over to the state. |
| SO* | Sole Owner | Sole Owner is used when there is only a single owner for the property, and that person has all rights to the ownership of the property. |
| UG | Uniform Gifts to Minor | Property that is gifted to a Minor under the Uniform Gifts to Minors Act - (UGMA). This act allows minors to own property such as securities. Under the UGMA, the ownership of the funds works like it does with any other trust except that the donor must appoint a custodian (the trustee) to look after the account. Regardless of whether the minor has reached the age of majority, they should be coded with the UG relation. The custodian on the account should be coded as CU. |
| UT | Uniform Transfers to Minor | Property that is gifted to a minor under the Uniform Transfer to Minors Act - (UTMA). This act allows a minor to receive gifts such |

| | | |
|-----|----------|---|
| | | as money, patents, royalties, real estate and fine art, without the aid of a guardian or trustee. The gift giver or an appointed custodian manages the minor's account until the minor is of age (usually 18 or 21). |
| UN* | Unknown | The owner's relationship to the property is not known. |
| UF | Usufruct | Usufruct is a real right in a property owned by another, normally for a limited time or until death. Simply stated, it is the right to use the property, to enjoy the fruits and income of the property, to rent the property out and to collect the rents, all to the exclusion of the underlying real or naked owner. The usufructuary has the full right to use the property but cannot dispose of the property nor can it be destroyed. |

* Most commonly used in North Dakota.

OWNER TYPE CODES

| | |
|----|-----------------------------------|
| IN | Individual |
| UN | Unknown Owner (No name available) |
| AG | Aggregate Owner |
| DP | Disputed Owner |
| BU | Business |

UNCLAIMED PROPERTY DEFINITIONS

Administrator: the administrator of the state abandoned property office.

Administrator's agent: a person with which the commissioner contracts to conduct an Examination on behalf of the administrator. The term includes an independent contractor of the person and each individual participating in the examination on behalf of the person or contractor.

Apparent owner: a person whose name appears on the records of a holder as the owner of property held, issued, or owing by the holder.

Board: the board of university and school lands.

Business association: a corporation, joint stock company, investment company, partnership, unincorporated association, joint venture, limited liability company, business trust, trust company, land bank, safe deposit company, safekeeping depository, financial organization, insurance company, federally chartered entity, utility, sole proprietorship, or other business entity, whether or not for profit.

Cashier's check: a check that:

- Is purchased by a remitter and made payable to a designated payee;
- Is signed by an officer or employee of the financial organization;
- Authorizes payment of the amount shown on the check's face to the payee;
- Is a direct obligation of the financial organization; and
- Is provided to a customer of the financial institution or acquired from the financial institution for remittance purposes.

Commissioner: the commissioner of university and school lands.

Confidential record: meaning as defined in N.D.C.C. Section 44 - 04 - 17.1.

Department: the department of trust lands.

Domicile:

- For a corporation, the state of its incorporation;
- For a business association whose formation requires a filing with a state, other than a corporation, the state of its filing;
- For a federally chartered entity, the state of its home office; and
- For any other holder, the state of its principal place of business.

Electronic: relating to technology having electrical, digital, magnetic, wireless, optical, electromagnetic, or similar capabilities.

Electronic mail: a communication by electronic means, together with attachments, which is automatically retained and stored and may be readily accessed or retrieved.

Financial organization: a savings and loan association, building and loan association, savings bank, industrial bank, bank, banking organization, private banker, trust company, credit union, or an organization defined as a bank or banking organization under the laws of this state or of the United States.

UNCLAIMED PROPERTY DEFINITIONS (CONT.)

Game-related digital content: digital content that exists only in an electronic game or electronic-game platform.

The term includes:

- Game-play currency such as a virtual wallet, even if denominated in United States currency; and
- The following if for use or redemption only within the game or platform or another electronic game or electronic-game platform:
 - Points sometimes referred to as gems, tokens, gold, and similar names
 - Digital codes

The term does not include an item that the issuer:

- Permits to be redeemed for use outside a game or platform for:
 - Money
 - Goods or services that have more than minimal value; or
- Otherwise monetizes for use outside a game or platform.

Gift card: a record that:

- Is usable at:
 - A single merchant; or
 - A specified group of merchants
- Is prefunded before the record is used
- Can be used for purchases of goods or services.

Holder: a person obligated to hold for the account of, or to deliver or pay to, the owner, property subject to this chapter.

Insurance company: meaning as defined in N.D.C.C. Section 26.1 - 02 - 01, and also includes a benevolent society, nonprofit health service corporation, and a health maintenance organization.

Loyalty card: a record given without monetary consideration under an award, reward, benefit, loyalty, incentive, rebate, or promotional program which may be used or redeemed only to obtain goods or services or a discount on goods or services. The term does not include a record that may be redeemed for money or otherwise monetized by the issuer.

Mineral proceeds: an obligation:

- To pay resulting from the production and sale of minerals, including net revenue interest, royalties, overriding royalties, production payments, and joint operating agreements; or
- For the acquisition and retention of a mineral lease, including bonuses, delay rentals, shut-in royalties, and minimum royalties.

Money order: a payment order for a specified amount of money. The term includes an

- express money order and a personal money order on which the remitter is the purchaser.

Net card value: the original purchase price or original issued value of a stored-value card, plus amounts added to the original price or value, minus amounts used and any service charge, fee, or dormancy charge permitted by law.

Non - freely transferable security: a security that cannot be delivered to the administrator by the depository trust clearing corporation or similar custodian of securities

UNCLAIMED PROPERTY DEFINITIONS (CONT.)

providing post-trade clearing and settlement services to financial markets or cannot be delivered because there is no agent to effect transfer. The term includes a worthless security.

Owner: a person that has a legal, beneficial, or equitable interest in property subject to this chapter or the person's legal representative when acting on behalf of and in the best interest of the owner. The term includes:

- A depositor, for a deposit
- A beneficiary, for a trust other than a deposit in trust
- A creditor, claimant, or payee, for other property
- The lawful bearer of a record that may be used to obtain money, a reward, or a thing of value.

Payroll card: a record that evidences a payroll-card account that is directly or indirectly established through an employer and to which electronic fund transfers of the consumer's wages, salary, or other employee compensation, such as commissions, are made on a recurring basis, whether the account is operated or managed by the employer, a third-party payroll processor, a depository institution, or any other person.

Person: an individual, estate, business association, public corporation, government or governmental subdivision, agency, or instrumentality, or other legal entity.

Property: tangible property or a fixed and certain interest in intangible property held, issued, or owed in the course of a holder's business or by a government, governmental subdivision, agency, or instrumentality.

The term includes:

- All income from or increments to the property; and
- Property referred to as or evidenced by:
 - Money, virtual currency, interest, or a dividend, check, draft, deposit, or payroll card
 - A credit balance, customer's overpayment, stored-value card, security deposit, refund, credit memorandum, unpaid wage, unused ticket for which the issuer has an obligation to provide a refund, mineral proceeds, or unidentified remittance
 - A security except for:
 - A worthless security
 - A security that is subject to a lien, legal hold, or restriction evidenced on the records of the holder or imposed by operation of law, if the lien, legal hold, or restriction restricts the holder's or owner's ability to receive, transfer, sell, or otherwise negotiate the security
 - A bond, debenture, note, or other evidence of indebtedness
 - Money deposited to redeem a security, make a distribution, or pay a dividend
 - An amount due and payable under an annuity contract or insurance policy
 - An amount distributable from a trust or custodial fund established under a plan to provide health, welfare, pension, vacation, severance, retirement, death, stock purchase, profit-sharing, employee-savings, supplemental unemployment insurance, or a similar benefit
 - Intangible property and any income or increment derived from the intangible property held in a fiduciary capacity for the benefit of another person
 - Mineral proceeds
 - An in-store credit for returned merchandise

The term does not include:

- Property held in a plan described in Section 529A of the Internal Revenue Code, as amended, [26 U.S.C. 529A]
 - Game-related digital content
 - A loyalty card
 - A gift card

UNCLAIMED PROPERTY DEFINITIONS (CONT.)

Putative holder: a person believed by the administrator to be a holder, until the person pays or delivers to the administrator property subject to this chapter or the administrator or a court makes a final determination that the person is or is not a holder.

Record: meaning as defined in N.D.C.C. Section 44 - 04 - 17.1.

Security:

- As defined in N.D.C.C. Section 41 - 08 - 02
- A security entitlement as defined in N.D.C.C. Section 41 - 08 - 02, including a customer security account held by a registered broker - dealer, to the extent the financial assets held in the security account are not:
 - Registered on the books of the issuer in the name of the person for which the broker-dealer holds the assets
 - Payable to the order of the person
 - Specifically indorsed to the person
 - An equity interest in a business association not included in aforementioned security definitions.

Sign: with present intent to authenticate or adopt a record:

- To execute or adopt a tangible symbol
- To attach to or logically associate with the record an electronic symbol, sound, or process.

State: a state of the United States, the District of Columbia, the Commonwealth of Puerto Rico, the United States Virgin Islands, or any territory or insular possession subject to the jurisdiction of the United States.

Stored-value card: a card, code, or other device, including a merchandise credit or rebate card, which is:

- Issued on a prepaid basis primarily for personal, family, or household purposes to a consumer in a specified amount, whether or not that amount may be increased or reloaded in exchange for payment
- Redeemable upon presentation at multiple unaffiliated merchants for goods or services or usable at automated teller machines; and
- Not a gift card, payroll card, loyalty card, or game-related digital content

Utility: a person that owns or operates for public use a plant, equipment, real property, franchise, or license for the following public services:

- Transmission of communications or information
- Production, storage, transmission, sale, delivery, or furnishing of electricity, water, steam, or gas
- Provision of sewage or septic services, or trash, garbage, or recycling disposal

Virtual currency: a digital representation of value used as a medium of exchange, unit of account, or store of value, which does not have legal tender status recognized by the United States. The term does not include:

- The software or protocols governing the transfer of the digital representation of value
- Game-related digital content
- A loyalty card or gift card

Worthless security: a security whose cost of liquidation and delivery to the administrator would exceed the value of the security on the date a report is due under this chapter.

INSTRUCTIONS FOR FILING A NEGATIVE REPORT

FILING A NEGATIVE REPORT

1. From the ND Unclaimed Property home page: <https://unclaimedproperty.nd.gov>, select “Reporting Property.”
2. Click on “Submit a Report.” This will bring you to the Submit a Holder Report Page.
3. Click on the button “UPLOAD A REPORT.”
4. Complete the required fields in the Primary Holder Information section.
5. Complete the Report Information section.

NOTE: Selecting YES for Zero/Negative report is how the negative report is recorded.

6. Enter \$0.00 in the dollar amount remitted field.
7. Select “Negative Report” in the Funds Remitted Via field.
8. Scroll back to the top and click on “NEXT.”

Complete the “Electronic Signature” section and click “SUBMIT.”

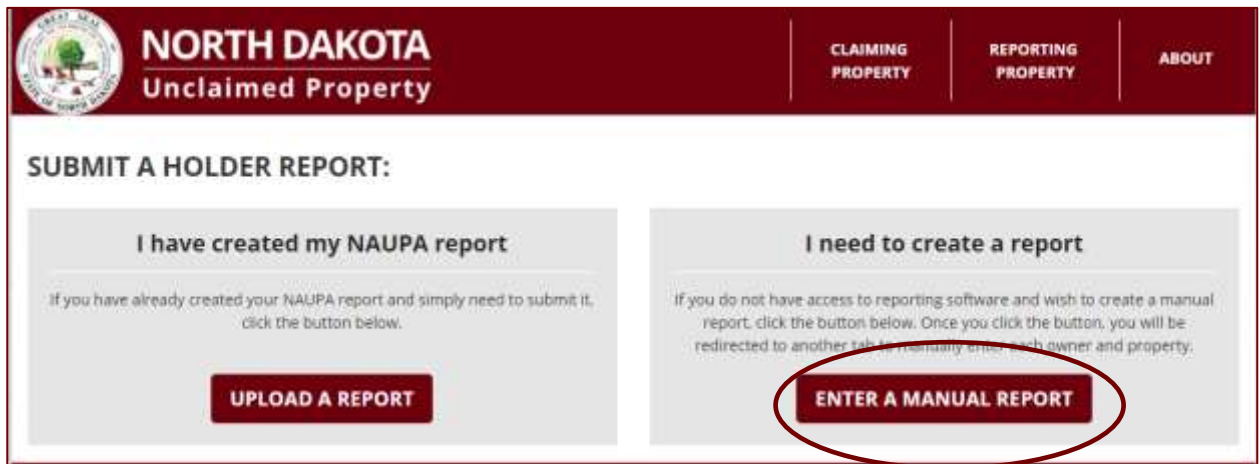
INSTRUCTIONS FOR USING MANUAL ONLINE REPORTING (POSITIVE)

MANUAL ONLINE REPORTING

1. Navigate to <https://unclaimedproperty.nd.gov/>. Once there, click on the reporting property link at the top.



Then click on Submit a report and then the button for ENTER A MANUAL REPORT.



2. You are now on the BEGIN SUBMISSION page. Start by registering your email address. When you click the register button, you will be presented with a secret key. PRINT THE SECRET KEY, because there is no way for the State to retrieve your secret key if lost, and you will have to start the report from the beginning.

Click Continue, and then log in using your email and the provided SECRET KEY.

MANUAL ONLINE REPORTING



BEGIN SUBMISSION

REGISTER

If you are beginning a new submission, enter your email address below and click "Register":

Email:

Register

LOGIN

If you have a new secret key or are continuing a report already in-progress, enter your email address and secret key and click "Login":

Email:

Secret Key:

Login

YOUR SECRET KEY

Continue >

WARNING: There is no way for the state to retrieve your secret key. If you lose your key, you will not be able to return and continue in-progress work.

Reports must be completed within 45 days of registration. After 45 days, this account and any saved data will be deleted.

You will be asked to login with your new credentials on the next page!

PLEASE SAVE/COPY & PASTE/PRINT THIS SECRET KEY:

Print Key

Email:

[REDACTED]

Secret Key:

[REDACTED]

- Once you have successfully logged in, you will be on the ENTER HOLDER INFORMATION PAGE. Once you have entered your entity's information, click SAVE.



ENTER HOLDER INFORMATION

Holder information

Please enter all required information below

* Holder Name:

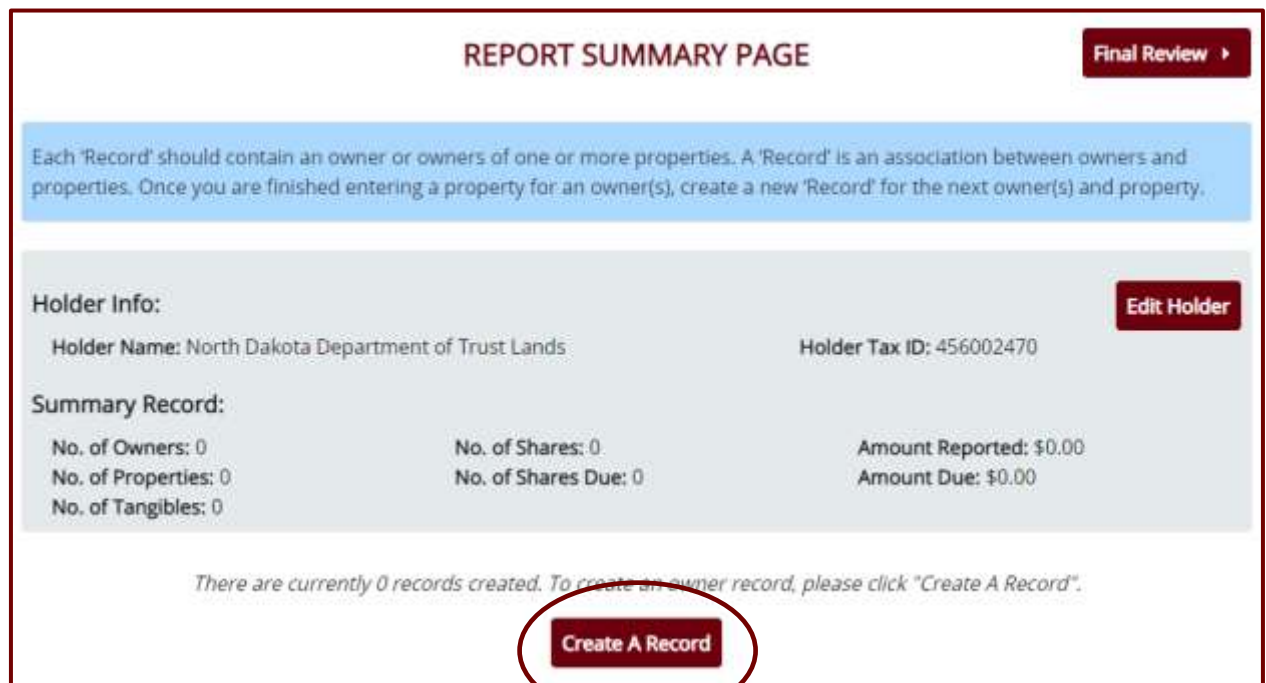
North Dakota Department of Trust Lands

Save

At this point, you will be directed to the REPORT SUMMARY PAGE.

NOTE: You MUST CREATE A RECORD for each property you enter (uncashed check, credit balance, money order etc.). Each record will require you to enter OWNER and PROPERTY INFORMATION.

- Create Owner Record by clicking on CREATE A RECORD, and then clicking on ADD NEW OWNER TO RECORD.



REPORT SUMMARY PAGE

Final Review

Each 'Record' should contain an owner or owners of one or more properties. A 'Record' is an association between owners and properties. Once you are finished entering a property for an owner(s), create a new 'Record' for the next owner(s) and property.

Holder Info:

Holder Name: North Dakota Department of Trust Lands Holder Tax ID: 456002470

Edit Holder

Summary Record:

| | | |
|----------------------|----------------------|-------------------------|
| No. of Owners: 0 | No. of Shares: 0 | Amount Reported: \$0.00 |
| No. of Properties: 0 | No. of Shares Due: 0 | Amount Due: \$0.00 |
| No. of Tangibles: 0 | | |

There are currently 0 records created. To create an owner record, please click "Create A Record".

Create A Record

OWNERS

Owners on this Record: 0

| Owner | Owner Name | Owner Address | Relationship Code | Edit |
|------------------------------------|------------|---------------|-------------------|------|
| No owners added to this record yet | | | | |

Add New Owner to Record *Adds an Owner or Co-Owner to the Property

Enter as much owner information as you possibly can and click SAVE.

5. Create a property record by clicking on the GO TO PROPERTIES button.

OWNERS

Owners on this Record: 1

| Owner | Owner Name | Owner Address | Relationship Code | Edit |
|---------|------------|---------------|-------------------|----------------------|
| Primary | UNKNOWN | | SO | Edit |

Add New Owner to Record *Adds an Owner or Co-Owner to the Property

Click on the ADD NEW PROPERTY button.

PROPERTIES

Properties on this Record:

| Property | Property Type | Amount Reported | Amount Due | No. of Shares | No. of Shares Due | Edit |
|--|---------------|-----------------|------------|---------------|-------------------|------|
| No properties added to this record yet | | | | | | |

Add New Property *Adds a Property or Additional Properties to the Owner Record

Select the appropriate property type and then enter as much detailed information as possible.

6. Once you have entered all information, click on GO TO MAIN button.

PROPERTIES

Properties on this Record:

| Property | Property Type | Amount Reported | Amount Due | No. of Shares | No. of Shares Due | Edit |
|----------|---------------|-----------------|------------|---------------|-------------------|----------------------|
| 1 | CK05 | \$0.00 | \$0.00 | N/A | N/A | Edit |

[Add New Property](#) *Adds a Property or Additional Properties to the Owner Record

7. This will bring you to the REPORT SUMMARY page. From here, review all information and click on FINAL REVIEW.

REPORT SUMMARY PAGE

Each 'Record' should contain an owner or owners of one or more properties. A 'Record' is an association between owners and properties. Once you are finished entering a property for an owner(s), create a new 'Record' for the next owner(s) and property.

[Final Review](#)

8. This will bring you to the SUMMARY page. From here, you must verify the summary of the report by checking each of the boxes. Once the final verification is complete, Click submit on the SUBMIT.

SUMMARY

[Back To Main](#) [Submit](#)

You will not be able to return to edit your report once the file is submitted.

Please review your submission and check each of the boxes to confirm that the summary record reflects the records included in your submission.

By clicking "Submit" you are confirming that the information displayed below is correct and no further action is required.

*Optional: You may download a copy of your NALUPA file for your personal records. You will not need to submit this copy to the state.

[Download NALUPA File](#)

Holder Info:
Holder Name: North Dakota Department of Trust Lands Holder Tax ID: 456002470

Summary Record:

| | | |
|--|--|---|
| <input checked="" type="checkbox"/> No. of Owners: 1 | <input checked="" type="checkbox"/> No. of Shares: 0 | <input checked="" type="checkbox"/> Amount Reported: \$0.00 |
| <input checked="" type="checkbox"/> No. of Properties: 1 | <input checked="" type="checkbox"/> No. of Shares Due: 0 | <input checked="" type="checkbox"/> Amount Due: \$0.00 |
| <input checked="" type="checkbox"/> No. of Tangibles: 0 | | |

9. This will take you to the FINAL REVIEW. From here, print the summary, and click done.

Note: This is your last opportunity to print a summary for your records.

FINAL REVIEW

Report Successfully Submitted For Processing

If you wish to pay by check, print the report summary and mail it to our office with your payment.

If you wish to pay electronically, click [HERE](#).

If there are any issues with your uploaded report, our holder reporting team will reach out to you.

Please click "Print Summary" to retain a copy of this page for your records.

Done

Print Summary

Your report is now complete. The final step is to remit your payment. This may be done on the Remittance Information tab of Reporting property.

SAFE BOX INVENTORY FORM



SAFE DEPOSIT BOX INVENTORY STATEMENT
NORTH DAKOTA STATE LAND DEPARTMENT
UNCLAIMED PROPERTY DIVISION
PO BOX 5523
BISMARCK ND 58506-5523
(701) 328-2800
SFN 19370 (03/00)

Do Not Complete This Form Or Report The Name Of The Owner If The Box Is Empty When Drilled.

Holder ID #

Name and Address of Financial Institution

| |
|------------------------|
| |
| |
| Branch Location |
| Contact Person |

Box Owner's Name and Last Known Address

| |
|-------------------------------|
| |
| |
| Social Security Number |
| Date Lease Expired |

Contents of Box (Continue on back if necessary)

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| |

I hereby certify that the above statements and the items listed on the front and back of this form are true and correct.

Signature of Authorized Personnel

Date

Signature of Authorized Personnel

Date

g:\new\pp\forms\slip\slip box inventory statement.docx